

**CITY FIRST ENTERPRISES, INC.**

	CPP Disbursement Date 09/17/2010	RSSD (Holding Company) 2697954	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$157	\$158	0.5%		
Loans	\$105	\$106	0.6%		
Construction & development	\$8	\$7	-13.3%		
Closed-end 1-4 family residential	\$6	\$7	17.3%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-9.1%		
Commercial & Industrial	\$14	\$16	17.2%		
Commercial real estate	\$42	\$36	-16.1%		
Unused commitments	\$10	\$9	-1.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$20	48.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$8	75.5%		
Cash & balances due	\$2	\$3	82.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$137	\$131	-4.2%		
Deposits	\$126	\$127	0.3%		
Total other borrowings	\$8	\$3	-68.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$20	\$27	32.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA		
Performance Ratios					
Tier 1 leverage ratio	13.1%	15.9%	--		
Tier 1 risk based capital ratio	16.6%	22.8%	--		
Total risk based capital ratio	17.9%	24.0%	--		
Return on equity <sup>1</sup>	25.7%	7.5%	--		
Return on assets <sup>1</sup>	3.4%	1.3%	--		
Net interest margin <sup>1</sup>	4.7%	4.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	76.4%	95.4%	--		
Loss provision to net charge-offs (qtr)	112.9%	-441.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.1%	-0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	6.4%	0.0%	0.0%	--
Closed-end 1-4 family residential	7.6%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	1.5%	0.7%	3.6%	0.0%	--
Commercial real estate	0.3%	5.4%	0.0%	0.0%	--
Total loans	3.7%	2.9%	0.5%	0.0%	--